

UNIT UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

- - - - -X
In Re

Case No. 8-10-71776-REG

MICHAEL F. BLANDINO,

Chapter 7

Debtor.

MOTION

- - - - -X

PLEASE TAKE NOTICE that, upon the annexed application
of JACOBY & JACOBY, attorneys for the debtor, MICHAEL F.
BLANDINO, a hearing will come on to be heard as follows:

Debtor: MICHAEL F. BLANDINO

Judge: Honorable ROBERT E. GROSSMAN

Return Date and Time: ✓ June 23, 2010 at 9:30 am

Place: United States Bankruptcy Court
290 Federal Plaza
Central Islip, NY 11722

Relief Requested: For an Order Avoiding Judicial Lien
and together with such other and
further relief as this Court deems
just and proper.

Dated: Medford, New York
May 4, 2010

/s/ RICHARD A. JACOBY
RICHARD A. JACOBY, ESQ.
JACOBY & JACOBY
1737D North Ocean Ave.
Medford, NY 11763
(631) 289-4600

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

- - - - -x
In Re

MICHAEL F. BLANDINO,

Case No. 8-10-71776-REG

Chapter 7

Debtor.

APPLICATION

- - - - -x

TO THE HONORABLE ROBERT E. GROSSMAN, US BANKRUPTCY JUDGE:

The application of MICHAEL F. BLANDINO, the debtor, by his attorney, JACOBY & JACOBY, respectfully alleges as follows:

1. The debtor filed a voluntary petition for relief under chapter 7 of the Bankruptcy Code on March 17, 2010.

2. The debtor makes this application to avoid certain judicial liens on an interest in debtor's real property located at 72 Kobb Blvd., West Islip, New York.

3. The Court has jurisdiction of this motion pursuant to U.S. Sections 157 and 1339. Venue of this proceeding and the instant motion is proper pursuant to 28 U.S.C. Sections 1408 and 1409. The statutory predicate for the relief sought herein is 522(f) of the Bankruptcy Code. This is a Core Proceeding.

4. The debtor currently resides at 72 Kobb Blvd., West Islip, New York.

5. At the time of filing there existed six judgments against the debtor:

1. **RICHARD BURNS vs. MICHAEL BLANDINO**

in the amount of \$12,125 filed with the Clerk of Suffolk County on April 12, 2007 (See Exhibit "A").

2. **EASTERN WHOLESALE FENCE CO INC. vs. MICHAEL BLANDINO/MICHAEL F. BLANDINO**

in the amount of \$12,431.31 filed with the Clerk of Suffolk County on January 29, 2007 (See Exhibit "A").

3. SLOMINS, INC. vs. MICHAEL F. BLANDINO

in the amount of \$1,390.20 filed with the Clerk of Suffolk County on June 16, 2009 (See Exhibit "A")

4. FORD MOTOR CREDIT COMPANY LLC. vs. MICHAEL F. BLANDINO

in the amount of \$7,309.26 filed with the Clerk of Suffolk County on January 14, 2009 (See Exhibit "A")

5. FORD MOTOR CREDIT COMPANY LLC vs. MICHAEL BLANDINO

in the amount of \$8,218.64 filed with the Clerk of Suffolk County on April 1, 2009 (See Exhibit "A")

6. JP MORGAN CHASE BANK N A vs. MICHAEL F. BLANDINO

in the amount of \$66,462.87 filed with the Clerk of Westchester County on June 6, 2008 (See Exhibit "A")

6. Said judgments are judicial liens on the debtor's interest in the aforementioned real property.

7. At the time of filing there existed a first mortgage on the real property with HSBC with a principal balance of approximately \$243,718.20 and a second mortgage with ASC with a principal balance of approximately \$63,286.68 as per the statements attached hereto as Exhibit "B".

8. The fair market value of the debtor's primary residence, is approximately \$325,000. A market analysis from Richard Accomando is attached hereto as Exhibit "c".

9. The debtor is entitled to an exemption in his interest in said real property, pursuant to Section 282 of the New York Debtor and Creditor Law and Section 5206(a) of the New York Civil Practice Law and Rules, in the aggregate amount of \$50,000.00 and has taken said exemption. (See Debtors' Schedule C attached hereto as Exhibit "D")

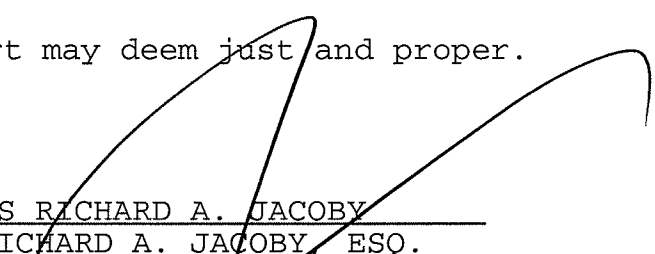
10. After allowing for consensual liens and Statutory liens senior to the above noted judicial lien, there would be an impairment to the debtor's entitled homestead exemption in his interest in said real property.

11. Section 522(f) of the Bankruptcy Code provides that a debtor may avoid the fixing of a lien on an interest of the debtor's property to the extent that such lien impairs an exemption to which the debtor would have been entitled if such liens are judicial liens.

12. As the exemption to which the debtor is entitled to is greater than the debtor's equity in said real property, the fixing of the judicial lien will impair the debtor's exemption, and thus the judicial lien is avoidable.

WHEREFORE, the debtor respectfully requests that this Court grant an order avoiding the judicial liens, and for other and further relief as this court may deem just and proper.

Dated: Medford, New York
May 4, 2010



/S RICHARD A. JACOBY
RICHARD A. JACOBY, ESQ.
Attorney for Debtor(s)
1737D North Ocean Ave.
Medford, NY 11763
(631) 289-4600

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

-----X

In Re
MICHAEL F. BLANDINO,

CHAPTER 7

Debtor.

AFFIDAVIT OF SERVICE

Case No. 8-10-71776-REG

-----X

STATE OF NEW YORK)

) ss.:

COUNTY OF SUFFOLK)

Summer Simon, being duly sworn, deposes and says:
Deponent is not a party to the action, is over 18 years of age and resides in Pt. Jeff Station, New York. On May 4, 2010 I served a copy of the Motion and application to Avoid Lien on all persons in interest in this Proceeding, by depositing a true copy of same enclosed in a post-paid properly addressed wrapper in an official depository under the exclusive care and custody of the United States Postal Service within the State of New York, addressed to the following creditors and/or persons on behalf of creditors at the address designated by said attorney or creditor:

Office of the United States Trustee
Long Island Federal Courthouse
560 Federal Plaza
Central Islip, NY 11722

Andrew Thaler, Trustee
Thaler & Gertler, LLP
90 Merrick Avenue, Suite 400
East Meadow, NY 11554

Eastern Wholesale Fence
274 Middle Island Road
Medford, NY 11763

Elias C. Schwartz, Esq.
343 Great Neck Road
Great Neck, NY 11020

Ford Motor Credit Company
17197 N Laurel Park Drive
Ste 402
Livonia, MI 48152

Rubin & Rothman, LLC
1787 Veterans Hwy.
Suite 32
P.O. Box 9003
Islandia, NY 11749

JP Morgan Chase Bank NA
1820 E Sky Harbor Circle S
Floor 2
Phoenix, AZ 85034

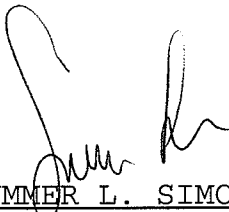
Buonamici & Laraus, LLP
222 Bloomingdale Road
Suite 301
White Plains, NY 10605

Richard Burns
767 Long Island Avenue
Medford, NY 11763

Capasso & Capasso Esq.
3650 Route 112
Coram, NY 11727-4131

Slomins Inc
125 Lauman Lane
Hicksville, NY 11801

Kirschenbaum/Kirschbaum
200 Garden City Plaza
Garden City, NY 11530


/S SUMMER L. SIMON
SUMMER L. SIMON

Sworn to before me this 20
day Of April 2010
/S NOTARY PUBLIC
Notary Public

RICHARDA JACOBY
NOTARY PUBLIC, State of New York
Qualified in Suffolk County
No. 021A5029000
Commission Expires June 13, 2013

Index No	ISLT 06 0002617			Seq #	2
Date & Time Filed	04/12/2007			Documented Date	04/12/2007
Court	5TH			County	SUFFOLK
Date Perfected	12/20/2006 11:44:00 AM			Judgment - Amount	12125
Sheriff Fees	0			Cost	0

Debtors

Last Name	First Name	Addr 1	Addr 2	Addr 3	City/State	Type
BLANDINO	MICHAEL	8 OAK TREE DRIVE			BAY SHORE, NY 11706	DBA
EDWARDS FENCE CO INC		8 OAK TREE DRIVE			BAY SHORE, NY 11706	
GOLDEN	EDWARD	8 OAK TREE DRIVE			BAY SHORE, NY 11706	

Creditors

Last Name	First Name	Addr 1	Addr 2	Addr 3	City/State	Type
BURNS	RICHARD	767 LONG ISLAND AVENUE			MEDFORD, NY 11763	

Attorneys

Name	Addr 1	Addr 2	Addr 3	City/State
CAPASSO & CAPASSO	3650 ROUTE 112	SUITE 104		CORAM, NY 11727

Notations

Type	Date	Amount	Remark	Liber	Page
Remarks					

Close

Exhibit A

Index No	06 23386	Seq #	171
Date & Time Filed	01/29/2007	Documented Date	01/29/2007
Court	SUP	County	SUFFOLK
Date Perfected	1/29/2007 11:34:00 AM	Judgment - Amount	11866.31
Sheriff Fees	0	Cost	565

Debtors

Last Name	First Name	Addr 1	Addr 2	Addr 3	City/State	Type
BLANDIAD	MICHAEL	1525 JEFFERSON AVENUE			WEST ISLIP, NY 11795	
BLANDIAD	MICHAEL F	1525 JEFFERSON AVENUE			WEST ISLIP, NY 11795	AKA
BLANDING	DOROTHY	1525 JEFFERSON AVENUE			WEST ISLIP, NY 11795	
BLANDINO	MICHAEL F	1525 JEFFERSON AVENUE			WEST ISLIP, NY 11795	AKA
BLANDINO	DOROTHY	1525 JEFFERSON AVENUE			WEST ISLIP, NY 11795	AKA
BLANDINO	DOROTHY A	1525 JEFFERSON AVENUE			WEST ISLIP, NY 11795	AKA
BLANDINO	MICHAEL	1525 JEFFERSON AVENUE			WEST ISLIP, NY 11795	AKA
EDWARDS FENCE CO INC		1525 JEFFERSON AVENUE			WEST ISLIP, NY 11795	

Creditors

Last Name	First Name	Addr 1	Addr 2	Addr 3	City/State	Type
EASTERN WHOLESALE FENCE CO INC		274 MIDDLE ISLAND ROAD			MEDFORD, NY 11763	

Attorneys

Name	Addr 1	Addr 2	Addr 3	City/State
ELIAS C SCHWARTZ ESQ	343 GREAT NECK RD			GREAT NECK, NY

Notations

Close

D + Sofa

Index No	CEC 08 0019981	Seq #	713
Date & Time Filed	06/16/2009	Documented Date	06/16/2009
Court	1ST	County	SUFFOLK
Date Perfected	4/20/2009 10:59:00 AM	Judgment - Amount	1218.60
Sheriff Fees	1	Cost	171.60

Debtors

Last Name	First Name	Addr 1	Addr 2	Addr 3	City/State	Type
BLANDINO	MICHAEL F	72 KORB BLVD			WEST ISLIP, NY 11795	

Creditors

Last Name	First Name	Addr 1	Addr 2	Addr 3	City/State	Type
SLOMINS INC		125 LAUMAN LANE			HICKSVILLE, NY 11801	

Attorneys

Name	Addr 1	Addr 2	Addr 3	City/State
KIRSCHENBAUM & KIRSCHENBAUM P C	200 GARDEN CITY PLAZA SUITE 500			GARDEN CITY, NY 11530

Notations

Type	Date	Amount	Remark	Liber	Page
------	------	--------	--------	-------	------

Remarks

Close

Index No	SMC 08 0010124			Seq #	835		
Date & Time Filed	01/14/2009			Documented Date	01/14/2009		
Court	4TH			County	SUFFOLK		
Date Perfected	12/5/2008 12:54:00 PM			Judgment - Amount	7082.95		
Sheriff Fees	1			Cost	226.31		

Debtors

Last Name	First Name	Addr 1	Addr 2	Addr 3	City/State	Type
BLANDINO	MICHAEL F	72 KOBBL BLVD			WEST ISLIP, NY 11795	
EDWARDS FENCE CO INC		1255 B ST LOUIS AVE			BAYSHORE, NY 11706	

Creditors

Last Name	First Name	Addr 1	Addr 2	Addr 3	City/State	Type
FORD MOTOR CREDIT COMPANY LLC		17197 N LAUREL PARK DR	STE 402		LIVONIA, MI 48152	

Attorneys

Name	Addr 1	Addr 2	Addr 3	City/State
RUBIN & ROTHMAN	1787 VETERANS HIGHWAY			ISLANDIA, NY 11749

Notations

Type	Date	Amount	Remark	Liber	Page
Remarks					

Close

D+ Sofa

Index No	SMC 08 0011230			Seq #	1118		
Date & Time Filed	04/01/2009			Documented Date	04/01/2009		
Court	4TH			County	SUFFOLK		
Date Perfected	3/12/2009 11:00:00 AM			Judgment - Amount	7992.04		
Sheriff Fees	1			Cost	226.60		

Debtors

Last Name	First Name	Addr 1	Addr 2	Addr 3	City/State	Type
BLANDINO	MICHAEL	72 KOBBL BLVD			WEST ISLIP, NY 11795	
EDWARDS FENCE COMPANY INC		1525 JEFFERSON AVE			WEST ISLIP, NY 11795	

Creditors

Last Name	First Name	Addr 1	Addr 2	Addr 3	City/State	Type
FORD MOTOR CREDIT COMPANY LLC		17197 N LAUREL PARK DR	STE 402		LIVONIA, MI 48152	

Attorneys

Name	Addr 1	Addr 2	Addr 3	City/State
RUBIN & ROTHMAN	1787 VETERANS HIGHWAY			ISLANDIA, NY 11749

Notations

Type	Date	Amount	Remark	Liber	Page
------	------	--------	--------	-------	------

Remarks

--

Close



Index No	07 16943	Seq #	116
Date & Time Filed	06/06/2008	Documented Date	06/06/2008
Court	SUP	County	WESTCHESTER
Date Perfected	5/16/2008 2:53:00 AM	Judgment - Amount	66462.87
Sheriff Fees	0	Cost	0

Debtors

Last Name	First Name	Addr 1	Addr 2	Addr 3	City/State	Type
BLANDINO	MICHAEL F	72 KOBBS BOULEVARD			WEST ISLIP, NY 11795	
EDWARDS FENCE CO INC		1525 JEFFERSON AVENUE			WEST ISLIP, NY 11795	
GOLDEN	EDWARD	1525 JEFFERSON AVENUE			WEST ISLIP, NY 11795	

Creditors

Last Name	First Name	Addr 1	Addr 2	Addr 3	City/State	Type
JP MORGAN CHASE BANK N A		1820 E SKY HARBOR CIRCLE S	FLOOR 2		PHOENIX, AZ 85034	

Attorneys

Name	Addr 1	Addr 2	Addr 3	City/State
BUONAMICI & LARAUS LLP	222 BLOOMINGDALE ROAD	SUITE 301		WHITE PLAINS, NY 10605

Notations

Type	Date	Amount	Remark	Liber	Page
------	------	--------	--------	-------	------

Remarks

Close



TELEPHONE NUMBERS:

Home: 631-539-7181
Work: 631-989-4054

MICHAEL BLANDINO
72 KOBBS BLVD
WEST ISLIP NY 11795-2217



PROPERTY ADDRESS: 72 KOBBS BLVD
WEST ISLIP NY 11795

MONTHLY MORTGAGE STATEMENT

Loan Number:
Statement Date: 04/20/2010
Due Date: 05/14/2010
Current Principal Balance: \$243,718.20
Deferred Interest: \$1,491.18
Current Interest Rate: 3.625001
Current Escrow Balance: \$.00
Escrow Overdraft Balance: \$7,744.31
Unapplied Funds Balance: \$.00
Current Payment Amount: \$1,254.73
Delinquent Payments Due: \$.00
Unpaid Late Charges Due: \$247.23
Unpaid Other Fees Due: \$.00
TOTAL AMOUNT DUE: \$1,501.96
Year to Date Principal Paid: \$2,063.62
Year to Date Taxes Paid: \$.00
Year to Date Interest Paid: \$2,960.57

* Please refer to Mortgage Interest Statement sent in January for IRS reporting information.

0589711768 0000125473 0000130473 9



LOAN NUMBER	REGULAR PAYMENT	TOTAL DUE	DUE ON OR BEFORE	LATE PAYMENT	IF RECEIVED AFTER
	\$1,254.73	\$1,501.96	MAY 14, 2010	\$1,304.73	MAY 29, 2010

MICHAEL BLANDINO



HSBC MORTGAGE CORPORATION (USA)
SUITE 0241
BUFFALO NY 14270-0241



ADDITIONAL PRINCIPAL	
ADDITIONAL ESCROW	
LATE CHARGES/ OTHER FEES	
TOTAL	

Please allow sufficient time for mail delivery.

Additional funds will be applied first to unpaid fees and the balance applied as specified.

0589711768 24

Exhibit B



Return Mail Operations
PO Box 10388
Des Moines, IA 50306-0388

For Informational Purposes

027460 1 AT 0.357 3480/027460/006919 106 01 ACNGP0 106 011
MICHAEL BLANDINO
72 KOBBL BOULEVARD
ISLIP NY 11795-2217

Monthly Mortgage Statement

Statement Date
Loan Number 04/20/10

Customer Service

Online
mortgageaccountonline.com

Fax
(866) 453-6315

Telephone
(800) 842-7654

Correspondence
PO Box 10328
Des Moines IA 50306

Hours of Operation
Mon - Fri 8 AM - 6 PM

Payments
PO Box 1820
Newark NJ 07101

Summary

Payment (Principal and/or Interest)	\$713.45
Optional Product(s)	\$0.00
Current Monthly Payment 05/01/10	\$713.45
Overdue Payments 07/01/07 - 04/01/10	\$24,257.30
Unpaid Late Charge(s)	\$470.91
Other Charges	\$105.00
TOTAL PAYMENT 05/01/10	\$25,546.66

Property Address

72 KOBBL BLVD
ISLIP NY 11795

Unpaid Principal Balance \$63,286.68
(Contact Customer Service for your payoff balance)

Interest Rate 11.950%
Interest Paid Year-to-Date \$0.00

Important Messages

This statement is for informational purposes only. Our records indicate that your loan is protected by a bankruptcy plan. The attached coupon reflects the calendar due date, not the contractual due date of the bankruptcy plan. If you have any questions regarding your loan, please contact your bankruptcy attorney or our office.

Activity Since Your Last Statement

Date	Description	Total	Principal	Interest	Escrow	Late Charge	Other
04/16	LATE FEE					\$14.27	

Late charges are assessed after the close of business on the assessment date and only after all payments received have been applied.

This statement is for informational purposes only and is being provided as a courtesy should you voluntarily decide to make your loan payments. This statement should not be construed as an attempt to collect a debt or a demand for payment contrary to any protections you may have received pursuant to your bankruptcy case.

If you have received a discharge, and loan was not reaffirmed in the bankruptcy case, we will only exercise our rights as against the property and we are not attempting any act to collect the discharge debt from you personally.

027460/006919 ACNGP0 3460 ETM1C004 1



Loan Number
Total Payment

\$25,546.66

Check here and see
reverse for address
correction.

MICHAEL BLANDINO

3460/027460/006919 106 01 ACNGP0 106 011

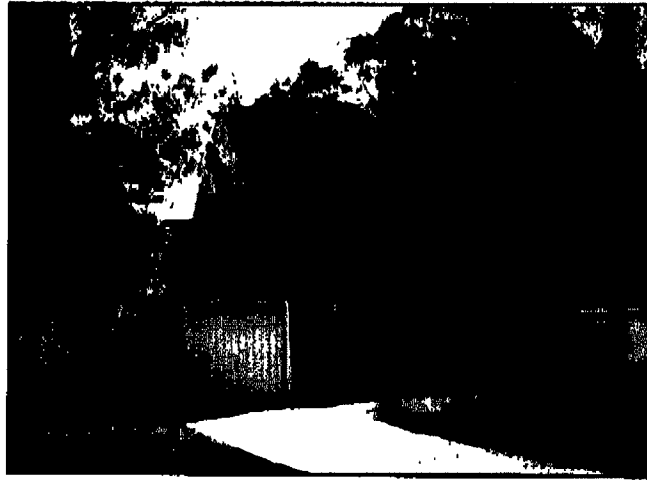
AMERICA'S SERVICING CO.
PO BOX 1820
NEWARK NJ 07101-1820

Exhibit B

106 1115051470 6 10000071345007277225546662497075 000000004576281722 4



Comparative Market Analysis



Prepared For:

Michael Blandino
72 Kobb Blvd
West Islip, NY 11795

Prepared By:

Richard Accomando
Licensed Broker Associate
richiea58@optonline.net



Segal Riese REALTORS Inc
438 Montauk Hwy
West Islip, NY 11795
Ph#: (631)422-4244
<http://www.westisliphomes.com>

Exhibit C

Subject Property Information



Location: 72 Kobb Blvd
West Islip, NY 11795

School District #: 9

**Suggested Price
And Taxes:** From: \$319,990 To: \$325,000
Taxes: \$8,191

**Property
Characteristics:** Cape Det 1 Family
7 Rooms, 4 Bedrooms, 2 Baths, 1 Kitchen
Eat In Kitchen: Y Basement: Full Finished Bsmt: P
Garage: 1 Driveway: Pvt
Fuel: Gas Heat: Hw
Approx. Year Built: 1955 Appearance: Excellent




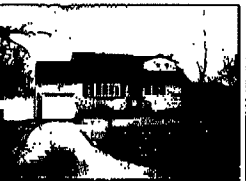

Comments: Cape With Andersen Windows, New Beautiful Kitchen, New
Appliances, New Electric, New Gas Furnace. Roof & Siding 4 Yrs.
Old. Taxes W/Star= \$5274.52. Possible M/D.

Richard Accomando
Licensed Broker Associate

Segal Riese REALTORS Inc
438 Montauk Hwy
West Islip, NY 11795
(631)422-4244






— Information herein deemed reliable but not guaranteed —

Side By Side Listing Comparison

	Subject Property	On The Market	On The Market	On The Market	Recently Sold
					
ML#	1644541	2201315	2268690	2267841	2213198
Address	72 Kobb Blvd	49 Alice Rd	1129 Namdac Ave	78 Ace Ct	2 Foxglove Rd
Town	West Islip	West Islip	West Islip	West Islip	West Islip
School Dist #	9	9	9	9	9
Price		\$299,000	\$329,000	\$339,990	\$275,000
Style	Cape	Cape	Cape	Cape	Cape
# Families	1	1	1	1	1
Det/Att	Det	Det	Det	Det	Det
Rooms	7	6	6	6	9
Bedrooms	4	4	3	3	4
Baths	2	1	2	2	2
# Kitchens	1	1	1	1	1
Eat In Kitchen	Y	Y	Y	Y	Y
Basement	Full	Full	Full	Full	Full
Fin Bsmt	P	N	Y	Y	Y
# Fireplaces	0	0	0	0	0
Fuel	Gas	Oil	Oil	Oil	Oil
Heat	Hw	Steam	Ha	Hw	Hw
Garage	1	0		1	2
Driveway	Pvt	N	Pvt	Pvt	Pvt
Pool	N	N	N	Ag	Ag
Taxes	\$8,191	\$7,252	\$7,978	\$9,101	\$8,702
Approx. Year Built	1955	1952	1950	1956	1937
Appearance	Excellent		Excell	Mint	Excellent
Lot Size	75X100	75 X120	75 X 150	90 X 130	80 X 125
Waterfront	N	N	N	N	N
Waterview	N	N	N	N	N
Waterfront Desc					
Adult Community		N	N	N	N
Minimum Age					
Listing Date		7/7/2009	3/4/2010	3/5/2010	8/14/2009
Contract Date					9/9/2009
Title Date					11/5/2009
Exp Date		3/30/2010	11/30/2010	6/5/2010	11/10/2009
Days On Market		252	12	11	26
Original Price		\$299,000	\$329,000	\$339,990	\$262,500
Listing Price		\$299,000	\$329,000	\$339,990	\$262,500
Sold Price					\$275,000
<u>Adjustments</u>					
Price	\$319,990 - 325,000	\$299,000	\$329,000	\$339,990	\$275,000
Adjustment					
Adjusted Price		\$299,000	\$329,000	\$339,990	\$275,000

— Information herein deemed reliable but not guaranteed; * denotes a change in the data —

Side By Side Listing Comparison

	Subject Property	Recently Sold	Recently Sold	Recently Sold	Recently Sold
					
ML#	1644541	2239935	2205589	2235065	2172878
Address	72 Kobb Blvd	706 Pine Ave	1153 Hyman Ave	699 Pease Ln	868 Pease Ln
Town	West Islip	West Islip	West Islip	West Islip	West Islip
School Dist #	9	9	9	9	9
Price		\$277,000	\$293,500	\$305,000	\$310,000
Style	Cape	Cape	Cape	Cape	Cape
# Families	1	1	1	1	1
Det/Att	Det	Det	Det	Det	Det
Rooms	7	9	7	6	8
Bedrooms	4	5	4	4	5
Baths	2	2	1	1	2
# Kitchens	1	2	1	1	1
Eat In Kitchen	Y	N	Y	Y	Y
Basement	Full	Full	Full	Full	Full
Fin Bsmt	P	N	P	N	P
# Fireplaces	0	0	0	0	1
Fuel	Gas	Gas	Oil	Oil	Oil
Heat	Hw	Hw	Hw	Hw	Hw
Garage	1	1	1	1.5	0
Driveway	Pvt	Pvt	Pvt	Pty	Pvt
Pool	N	N	Ig	N	N
Taxes	\$8,191	\$8,893	\$9,207	\$7,988	\$8,312
Approx. Year Built	1955	1955	1955	1953	0
Appearance	Excellent	Fair	Excellent	Excellent	Mint
Lot Size	75X100	.34	75 X 150	75 X 100	0
Waterfront	N	N	N	N	N
Waterview	N	N	N	N	N
Waterfront Desc					
Adult Community		N	N	N	N
Minimum Age					
Listing Date		11/18/2009	7/20/2009	10/30/2009	4/6/2009
Contract Date		11/23/2009	8/17/2009	11/18/2009	11/18/2009
Title Date		12/17/2009	10/1/2009	12/30/2009	11/24/2009
Exp Date		7/17/2010	7/20/2010	6/30/2010	12/24/2009
Days On Market		5	28	19	226
Original Price		\$289,000	\$349,990	\$299,000	\$359,000
Listing Price		\$289,000	\$329,990	\$299,000	\$329,000
Sold Price		\$277,000	\$293,500	\$305,000	\$310,000
Adjustments					
Price	\$319,990 - 326,000	\$277,000	\$293,500	\$305,000	\$310,000
Adjusted Price		\$277,000	\$293,500	\$305,000	\$310,000

— Information herein deemed reliable but not guaranteed; * denotes a change in the data —

Comparable Summary Report

For:
72 Kobb Blvd
West Islip, NY 11795

3/16/2010

Subject Property

ML#	Address	Town	Style	Rooms	Bedrooms	Baths	Suggested Price
1644541	72 Kobb Blvd	West Islip	Cape	7	4	2	\$319,990 - 325,000

Homes Recently Sold

ML#	Address	Town	Style	Rms	Br	Bth	List Price	Sold Price	% Dif	List Date	Cont Date	Title Date	DOM
2213198	2 Foxglove Rd	West Islip	Cape	9	4	2	\$262,500	\$275,000	-4.76	8/14/2009	9/9/2009	11/5/2009	26
2239935	706 Pine Ave	West Islip	Cape	9	5	2	\$289,000	\$277,000	4.15	11/18/2009	11/23/2009	12/17/2009	5
2205589	1153 Hyman Ave	West Islip	Cape	7	4	1	\$329,990	\$293,500	11.06	7/20/2009	8/17/2009	10/1/2009	28
2235085	699 Pease Ln	West Islip	Cape	6	4	1	\$299,000	\$305,000	-2.01	10/30/2009	11/18/2009	12/30/2009	19
2172878	868 Pease Ln	West Islip	Cape	8	5	2	\$329,000	\$310,000	5.78	4/6/2009	11/18/2009	11/24/2009	226
# Properties: 5				Averages:			\$301,898	\$292,100	2.84				
													61

Homes Currently On The Market

ML#	Address	Town	Style	Rms	Br	Bth	Orig Price	List Price	% Dif	List Date	DOM
2201315	49 Alice Rd	West Islip	Cape	6	4	1	\$299,000	\$299,000	0.00	7/7/2009	252
2268690	1129 Nardac Ave	West Islip	Cape	6	3	2	\$329,000	\$329,000	0.00	3/4/2010	12
2267841	78 Ace Ct	West Islip	Cape	6	3	2	\$339,990	\$339,990	0.00	3/5/2010	11
# Properties: 3				Averages:			\$322,663	\$322,663	0.00	92	

— Information herein deemed reliable but not guaranteed; * denotes a change in the data —

Recently Sold

**2 Foxglove Rd****West Islip**

Cape 1 Family Det

School Dist# 9

List Price: **\$262,500**Sold Price: **\$275,000**

Taxes: \$8,702

Approx. Year Built: 1937

Rooms: 9

Fuel: Oil

Appearance: Excellent

Bedrooms: 4

Heat: Hw

Lot Size: 80 X 125

Baths: 2

Garage: 2

Waterfront: N

#Kitchens: 1

Drive: Pvt

Waterview: N

Eat In Kitchen: Y

Basement: Full

Pool: Ag

#Fireplaces: 0

Finished: Y

Porch:

Dining Room: Formal

Construction: Wood

Patio:

List Date: 8/14/2009

Contract Date: 9/9/2009

DOM: 26

Title Date: 11/5/2009

ML#: 2213198

**706 Pine Ave****West Islip**

Cape 1 Family Det

School Dist# 9

List Price: **\$289,000**Sold Price: **\$277,000**

Taxes: \$8,893

Approx. Year Built: 1955

Rooms: 9

Fuel: Gas

Appearance: Fair

Bedrooms: 5

Heat: Hw

Lot Size: .34

Baths: 2

Garage: 1

Waterfront: N

#Kitchens: 2

Drive: Pvt

Waterview: N

Eat In Kitchen: N

Basement: Full

Pool: N

#Fireplaces: 0

Finished: N

Porch:

Dining Room: Formal

Construction: Vinyl

Patio:

List Date: 11/18/2009

Contract Date: 11/23/2009

DOM: 5

Title Date: 12/17/2009

ML#: 2239935

**1153 Hyman Ave****West Islip**

Cape 1 Family Det

School Dist# 9

List Price: **\$329,990**Sold Price: **\$293,500**

Taxes: \$9,207

Approx. Year Built: 1955

Rooms: 7

Fuel: Oil

Appearance: Excellent

Bedrooms: 4

Heat: Hw

Lot Size: 75 X 150

Baths: 1

Garage: 1

Waterfront: N

#Kitchens: 1

Drive: Pvt

Waterview: N

Eat In Kitchen: Y

Basement: Full

Pool: lg

#Fireplaces: 0

Finished: P

Porch: N

Dining Room: Formal

Construction: Shingle

Patio: Enclosed

List Date: 7/20/2009

Contract Date: 8/17/2009

DOM: 28

Title Date: 10/1/2009

ML#: 2205589

~ Information herein deemed reliable but not guaranteed; * denotes a change in the data ~

Recently Sold

**699 Pease Ln****West Islip****Cape 1 Family Det****School Dist# 9****List Price: \$299,000****Sold Price: \$305,000****Taxes: \$7,988****Approx. Year Built: 1953****Appearance: Excellent****Lot Size: 75 X 100****Waterfront: N****Waterview: N****Pool: N****Porch: Cem/Brk****Patio: No****DOM: 19****ML#: 2235065****Rooms: 6****Bedrooms: 4****Baths: 1****#Kitchens: 1****Eat In Kitchen: Y****#Fireplaces: 0****Dining Room: None****List Date: 10/30/2009****Title Date: 12/30/2009****Fuel: Oil****Heat: Hw****Garage: 1.5****Drive: Pty****Basement: Full****Finished: N****Construction: Frm/Sdng****Contract Date: 11/18/2009****868 Pease Ln****West Islip****Cape 1 Family Det****School Dist# 9****List Price: \$329,000****Sold Price: \$310,000****Taxes: \$8,312****Approx. Year Built: 0****Appearance: Mint****Lot Size: 0****Waterfront: N****Waterview: N****Pool: N****Porch: Yes****Patio:****DOM: 226****ML#: 2172878****Rooms: 8****Bedrooms: 5****Baths: 2****#Kitchens: 1****Eat In Kitchen: Y****#Fireplaces: 1****Dining Room: Formal****List Date: 4/6/2009****Title Date: 11/24/2009****Fuel: Oil****Heat: Hw****Garage: 0****Drive: Pvt****Basement: Full****Finished: P****Construction: Vinyl****Contract Date: 11/18/2009**

— Information herein deemed reliable but not guaranteed; * denotes a change in the data —

B6C (Official Form 6C) (12/07)

In re Michael F BlandinoCase No. 8-10-71776

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Real Property</u>			
Location: 72 Kobb Blvd, West Islip NY	NYCPLR § 5206(a)	50,000.00	300,000.00
<u>Household Goods and Furnishings</u>			
Household Goods	NYCPLR § 5205(a)(5)	1,500.00	1,500.00
<u>Wearing Apparel</u>			
Wearing Apparel	NYCPLR § 5205(a)(5)	1,000.00	1,000.00
<u>Furs and Jewelry</u>			
Jewelry	NYCPLR § 5205(a)(6)	350.00	350.00

Exhibit D

Total:	52,850.00	302,850.00
--------	-----------	------------

0 continuation sheets attached to Schedule of Property Claimed as Exempt